



**FEMA**

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# DISASTER NEWS

## FEMA LETTER MAY NOT BE THE LAST WORD ON ASSISTANCE

**INDIANAPOLIS** – Some Indiana applicants for disaster assistance to help in the recovery from September's severe storms and flooding may be getting the wrong message after receiving a letter from the Federal Emergency Management Agency (FEMA). For some applicants who have insurance, the letter states that the grant amount is "\$0.00" for assistance, under the determination of "INI" or "INIS" for "Ineligible - Insured."

The notice on the reverse side of the letter, under No. 8 "**Insured Applicants**," explains that the application may be placed on hold to allow time for the applicant to file insurance claims. By law, neither FEMA nor the state can duplicate benefits that may be available from insurance.

**In most cases, this letter is not a denial.**

"A zero dollar amount in the letter does not mean that you are ineligible for assistance," said Larry Sommers, FEMA's federal coordinating officer. "It just means FEMA needs to know what your insurance settlement is and what your unmet needs are before we can continue processing your application."

Applicants should contact their insurance companies and request settlement letters detailing exactly what will be covered under their claims. They should mail insurance settlement information, as well as any new or additional information gathered since the initial application for disaster assistance was filed, to the address provided in the letter from FEMA. Applicants can continue to provide settlement information even after the 60-day application period ends on December 5.

To update their information, applicants should call the FEMA toll-free number, **1-800-621-3362 (TTY 1-800-462-7585)**, and choose the Helpline option. Another option is to visit one of the Disaster Recovery Centers open in Lake and Vanderburgh counties. The centers are good places to talk face-to-face with recovery specialists and pose specific questions about individual claims.

"It's very important that applicants keep their information up-to-date," said Eric Dietz, Indiana Department of Homeland Security executive director and state coordinating officer. "FEMA and the state rely on that information to process each claim."

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If, after reviewing the FEMA correspondence, an applicant does not agree with the application decision, he or she has the right to appeal.

“Applicants who wish to appeal a decision may do so in writing within 60 days from the date of the decision or date of the letter,” Sommers said. “Guidelines for appeals can be found in the Applicant’s Handbook, which is sent to everyone who applies with FEMA.”

The FEMA letter applies only to the programs that are listed in the correspondence, such as Housing Assistance. If the applicant received a low-interest disaster loan application from the U.S. Small Business Administration (SBA), he or she should fill it out and return it as soon as possible. Loans are available to homeowners, renters and businesses. If the SBA cannot offer a loan, the individual may be referred back to FEMA for possible grant assistance.

In a disaster, low-interest loans are the major source of financial assistance to help applicants – homeowners, renters, and business owners – repair or replace their disaster losses. SBA Loan Officers are available at the Disaster Recovery Centers to answer specific questions or assist individuals who need help with the loan applications.

FEMA’s temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

FEMA manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, works with state and local emergency managers, and manages the National Flood Insurance Program. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.